

**From:** Charles Gartlan <cgartlan1@verizon.net>  
**Sent:** Monday, September 21, 2015 6:33 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

Dear sirs:

It is my understanding that the above cited regulations will result in my being unable to trade options (covered calls) while owning the shares of listed stocks.

The ability to do this gives me the ability to enhance the income from the stocks that I already own. In addition the use of covered calls greatly reduces the risk of losses by creating a cushion in a down market.

Thanks

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